

PATENT APPLICATION 7/25/0

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	Examiner: N. Nguyen	HECEIVED
DAVID CINCOTTA)	.	JUL 2 4 2001
Application No.: 09/245,493	:)	Group Art Unit: 2164	Technology Center 2100
Filed: February 5, 1999) :		
For: SYSTEM AND METHOD FOR PREPAYING FOR SERVICES OR GOODS TO BE CONSUMED AT A FUTURE DATE) :) :	July 20, 2001	

Commissioner for Patents Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action dated July 3, 2001, please amend the above-identified application as follows:

IN THE SPECIFICATION

In the Brief Description Of The Drawings section on page 8, please insert the following new paragraph after line 7. A marked-up copy of page 8, showing the changes made thereto, is attached.

₩ Fig. 3 is a block diagram illustrating the execution of contracts between an administrating company and plural participants, and between the administrating company and plural institutions. ♣\

